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IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	Bankruptcy No. 18-21728 -CMB
	)	
ANDREW F. KUZY	)	Chapter 11
COLLEEN A. KUZY,	)	
	)	
Debtors.	)	Related to Doc. Nos. 164, 227, 229

**DEFAULT ORDER**

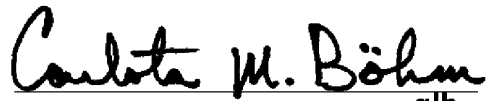
AND NOW, this 18th day of March, 2021, upon the filing of a Certification of No Objection (Doc. No. 229) in response to the Order of Court dated February 25, 2021 (Doc. No. 227) scheduling a “cramdown” hearing in this matter for April 14, 2021, and it being apparent that no objections to the request for “cramdown” pursuant to 11 U.S.C. §1129(b) exist,

It is hereby **ORDERED, ADJUDGED, and DECREED**, that:

1. The request for cramdown of the *Amended Chapter 11 Plan of Reorganization Dated November 14, 2020* (Doc. No. 164) pursuant to 11 U.S.C. §1129(b) is **GRANTED** by default and the Plan is **CONFIRMED** with the following amendments as set forth in the Order entered February 25, 2021:
  - a. The Class 3 secured claim of Key Bank will waive some interest and other charges and reduce its claim to \$83,698.71 under the terms the claim will be amortized over 115 months with interest at 3.5% and a monthly payment of \$857.14 for a period of 60 months with a balloon payment of the balance due on the 60th month.
  - b. The Class 5 secured claim of Ally Bank with a payoff figure on February 23, 2021 of \$3,583.80 will be paid in full on the Plan Effective Date subject to a review of an accounting of interest and charges assessed since the bankruptcy filing by the Chapter 11 Trustee and subject to the reservation of the right by the Chapter 11 Trustee to object to any disputed interest or charges assessed.
  - c. The Class 6 secured tax claims of the Washington County Tax Claim based on its updated proof of claim filed at Claim 10-2 will be paid \$9,930.06 on the Plan

Effective Date at an annual interest rate of 9% over 36 months in monthly payments of \$315.77. The liens secured by the Debtors' residence located at 531 Warrick Drive, Washington, PA 15301 will be retained while deferred cash payments are made under the Plan.

- d. The Class 6 secured tax claims of the Pennsylvania Department of Revenue based on its objections filed at Docket No. 217 will be paid \$4,044.37 on the Plan Effective Date at an annual interest rate of 3% over 36 months in monthly payments of \$117.62. All statutory and judiciary liens created by the tax liability will be retained while deferred cash payments are made under the Plan.
  - e. The Class 7 secured priority claims of the Pennsylvania Department of Revenue based on its objections filed at Docket No. 217 will be paid \$2,309.84 on the Plan Effective Date at an annual interest rate of 3% over 36 months in monthly payments of \$67.17.
  - f. Jeffrey J. Sikirica, Esquire shall continue on as the Plan Disbursing Agent for the first 60 payments due under the Plan with compensation for fees and expenses to be assessed at 3% of the disbursement and to be paid at the time whenever a disbursement is made.
2. The hearing scheduled for April 14, 2021, is **CANCELLED**.

  
Carlota M. Böhm gib  
Chief United States Bankruptcy Judge

FILED  
3/18/21 7:28 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Andrew F. Kuzy  
Colleen A. Kuzy  
Debtors

Case No. 18-21728-CMB  
Chapter 11

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr

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Date Rcvd: Mar 18, 2021

Form ID: pdf900

Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Andrew F. Kuzy, Colleen A. Kuzy, 531 Warrick Drive, Washington, PA 15301-9513
tr	+ Jeffrey J. Sikirica, 121 Northbrook Drive, Pine Township, Gibsonia, PA 15044-8983
cr	+ Dep't of Revenue Office of Attorney General, Anthony T. Kovalchick, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4227
14824310	+ Account Recovery Services, Attn: Bankruptcy, 3031 N 114th St, Milwaukee, WI 53222-4218
14833237	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14824312	+ Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14877246	+ Barclays Bank of Delaware, PO Box 8803, Wilmington DE 19899-8803
14871365	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14877252	+ Collection Service Center, PO Box 560, New Kensington PA 15068-0560
14859671	+ Key Bank, N.A., 4224 Ridge Lea, Amherst, NY 14226-1016
14826403	Key Bank, N.A., c/o Brian M. Kile, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14824317	+ Laura Keisling, Tax Collector, 550 Washington Road, Washington, PA 15301-9621
14871364	State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14824321	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
14936329	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
14936326	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123
14877253	+ WHS Ortho Sports Medicine, 95 Leonard Avenue, Washington, PA 15301-3368
14875722	+ Washington Co. Tax Claim Bureau, 100 W. Beau St. Ste. 205, Washington, PA 15301-4483
14877244	+ Washington County Clerk of Courts, 1 S Main Street, #1005, Washington PA 15301-6813
14824323	+ Washington County Tax Authority, 100 W. Beau Street, Washington, PA 15301-4432
14877264	+ Workforce West Virginia, 112 California Avenue, Charleston WV 25305-0047

TOTAL: 21

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14877255	+ Email/Text: g20956@att.com	Mar 19 2021 03:47:00	AT&T Mobility, PO Box 6416, Carol Stream, IL 60197-6416
14826147	Email/Text: ally@ebn.phinsolutions.com	Mar 19 2021 03:46:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14824311	+ Email/Text: ally@ebn.phinsolutions.com	Mar 19 2021 03:46:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14877251	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 19 2021 03:46:00	Citizens Bank, 1 Citizens Drive, Riverside RI 02915-3019
14824313	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 19 2021 03:46:00	Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02940
14877249	+ Email/Text: tvincequerra@chromefcu.org	Mar 19 2021 03:47:00	Chrome FCU, PO Box 658, Canonsburg PA 15317-0658
14877263	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2021 02:49:13	Citibank, PO Box 6241, Sioux Falls, SD 57117-6241

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14877250	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 19 2021 03:46:00	Citizens Auto Finance, 480 Jefferson Blvd., Warwick RI 02886-1359
14824314	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2021 03:47:00	Commonwealth of Pennsylvania, Department of Revenue, Bureau of Compliance Department 280946, Harrisburg, PA 17128-0001
14877254	+ Email/Text: bankruptcy@credencerm.com	Mar 19 2021 03:48:00	Credence Resource Mgmt, PO Box 2300, Southgate MI 48195-4300
14877256	+ Email/Text: bankruptcy_notifications@ccsusa.com	Mar 19 2021 03:48:00	Credit Control Services, 725 Canton St, Norwood MA 02062-2679
14877257	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 19 2021 02:47:17	Credit One Bank, PO Box 98873, Las Vegas NV 89193-8873
14877259	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2021 02:38:05	DSNB/Macy's, PO Box 8218, Mason OH 45040-0000
14877247	Email/PDF: ais.chase.ebn@americaninfosource.com	Mar 19 2021 02:35:58	Chase BP, PO Box 15298, Wilmington DE 19850-0000
14877248	Email/PDF: ais.chase.ebn@americaninfosource.com	Mar 19 2021 02:47:04	Chase Card Services, PO Box 15298, Wilmington DE 19850-0000
14824315	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Mar 19 2021 03:47:00	Key Bank National Association, P.O. Box 94825, Cleveland, OH 44101-4825
14826402	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Mar 19 2021 03:47:00	Key Bank, N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14824316	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 19 2021 03:46:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14877258	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 19 2021 02:36:17	LVNV Funding, LLC, PO Box 10497, Greenville, SC 29603-0497
14944079	Email/PDF: resurgentbknotifications@resurgent.com	Mar 19 2021 02:47:23	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14828108	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 19 2021 02:47:04	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14877260	Email/Text: M74banko@daimler.com	Mar 19 2021 03:48:00	Mercedes Benz Financial Services, 13650 Heritage Valley Parkway, Fort Worth TX 76177-0000
14877261	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 19 2021 02:58:18	Merrick Bank, 10705 Jordan GTW, Ste. 200, South Jordan UT 84095-3977
14877262	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 19 2021 03:47:00	Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego CA 92108-2709
14824318	Email/Text: Bankruptcy.Notices@pnc.com	Mar 19 2021 03:47:00	PNC Bank, Attn: Bankruptcy Department, 6750 Miller Road; Mailstop Br-Yb58-01-3, Brecksville, OH 44141
14824319	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 19 2021 02:58:35	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14877059	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 19 2021 02:36:14	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14825391	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 19 2021 02:58:35	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14853033	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2021 03:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
14824320	+ Email/Text: home.sfbank-bankruptcynotice.083i01@statefarm.com	Mar 19 2021 03:47:00	State Farm Financial S, 1 State Farm Plaza, Bloomington, IL 61710-0001

TOTAL: 30

District/off: 0315-2

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank National Association
cr	*+	Key Bank, N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14877245	*	American Express National Bank, c/o Becket & Lee LLP, PO Box 3001, Malvern PA 19355-0701
14824322	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court, Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2021 at the address(es) listed below:

Name	Email Address
Anthony T. Kovalchick	on behalf of Creditor Dep't of Revenue Office of Attorney General akevalchick@attorneygeneral.gov
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor Andrew F. Kuzy bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com
Brian C. Thompson	on behalf of Joint Debtor Colleen A. Kuzy bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com
Brian M. Kile	on behalf of Creditor Key Bank N.A. bkile@grenenbirsic.com, mducep@grenenbirsic.com;lstanger@grenenbirsic.com
Jeffrey J. Sikirica	on behalf of Trustee Jeffrey J. Sikirica trusteesikirica@zoominternet.net PA59@ecfcbis.com
Norma Hildenbrand, on Behalf of the United States Trustee by	on behalf of U.S. Trustee Office of the United States Trustee Norma.L.Hildenbrand@usdoj.gov
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 8